

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Natasha Yeremenko</u> | Social Security number or ITIN | xxx-xx-2411 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | <u>Grigoriy Samiter</u> | Social Security number or ITIN | xxx-xx-3034 |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 21-12899-CMG | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Natasha Yeremenko

Grigoriy Samiter

7/9/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Natasha Yeremenko
Grigoriy Samiter
Debtors

Case No. 21-12899-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 09, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db/jdb | Natasha Yeremenko, Grigoriy Samiter, 198 Goldmine Ln, Old Bridge, NJ 08857-3330 |
| 519163150 | Dovenmuehle/annie Mac, 1 Corporate Dr, Lake Zurich, IL 60047-8944 |
| 519163151 | Goldman Sachs Bank USA, PO Box 45400, Salt Lake City, UT 84145-0400 |
| 519163153 | Marcus by Goldman Sachs, Attn: Bankruptcy, PO Box 45400, Salt Lake City, UT 84145-0400 |
| 519163156 | Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229 |
| 519163157 | Selip & Stylianou, LLP, 199 Crossways Park Dr, Woodbury, NY 11797-2016 |
| 519163164 | Wells Fargo Bank NA, 1 Home Campus MAC X2303-01A Fl 3, Des Moines, IA 50301 |
| 519163168 | + Zwicker & Associates, 1225 Franklin Ave Ste 260, Garden City, NY 11530-1694 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 09 2021 20:29:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 09 2021 20:29:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | EDI: HNDA.COM | Jul 10 2021 00:23:00 | American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016 |
| 519163136 | EDI: WFFC.COM | Jul 10 2021 00:23:00 | American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808-1674 |
| 519163137 | EDI: HNDA.COM | Jul 10 2021 00:23:00 | American Honda Finance, Attn: National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088 |
| 519163138 | EDI: TSYS2.COM | Jul 10 2021 00:23:00 | Barclays Bank Delaware, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801 |
| 519163139 | EDI: TSYS2.COM | Jul 10 2021 00:23:00 | Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803 |
| 519163141 | Email/PDF: MarletteBKNotifications@resurgent.com | Jul 09 2021 20:38:34 | Best Egg, 1523 Concord Pike Ste 201, Wilmington, DE 19803-3656 |
| 519163140 | + Email/PDF: MarletteBKNotifications@resurgent.com | Jul 09 2021 20:38:33 | Best Egg, PO Box 42912, Philadelphia, PA 19101-2912 |
| 519163142 | EDI: CAPITALONE.COM | Jul 10 2021 00:23:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 519163143 | EDI: CAPITALONE.COM | Jul 10 2021 00:23:00 | Capital One Bank USA N, PO Box 31293, Salt Lake City, UT 84131-0293 |
| 519163144 | EDI: CITICORP.COM | Jul 10 2021 00:23:00 | Citibank, Citicorp Credit Svcs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034 |

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|-----------|---------------------------|----------------------|---|
| 519163145 | EDI: CITICORP.COM | Jul 10 2021 00:23:00 | Citibank N A, PO Box 6181, Sioux Falls, SD 57117-6181 |
| 519163146 | EDI: CITICORP.COM | Jul 10 2021 00:23:00 | Citibankna, Citicorp Credit Svcs/Centralized BK Dept, PO Box 790034, Saint Louis, MO 63179-0034 |
| 519163147 | EDI: CITICORP.COM | Jul 10 2021 00:23:00 | Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217 |
| 519163148 | EDI: DISCOVER.COM | Jul 10 2021 00:23:00 | Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316 |
| 519163149 | EDI: DISCOVER.COM | Jul 10 2021 00:23:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 519163152 | EDI: IRS.COM | Jul 10 2021 00:23:00 | Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346 |
| 519163154 | EDI: MID8.COM | Jul 10 2021 00:23:00 | Midland Credit Managem, 320 E Big Beaver Rd, Troy, MI 48083-1238 |
| 519163155 | EDI: NAVIENTFKASMSERV.COM | Jul 10 2021 00:23:00 | Navient, Attn: Bankruptcy, PO Box 9640, Wilkes Barre, PA 18773-9640 |
| 519163158 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 519163159 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchb/HH Gregg, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |
| 519163161 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchb/Pc Richard, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 519163160 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchb/netwrk, C/o, PO Box 965036, Orlando, FL 32896-5036 |
| 519164495 | + EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 519163162 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064 |
| 519163163 | EDI: RMSC.COM | Jul 10 2021 00:23:00 | Synchrony Bank/Pc Richards & Sons, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060 |
| 519163165 | EDI: WFFC.COM | Jul 10 2021 00:23:00 | Wells Fargo Jewelry Advantage, Attn: Bankruptcy, PO Box 10438, Des Moines, IA 50306-0438 |
| 519163166 | EDI: WFFC.COM | Jul 10 2021 00:23:00 | Wf Bank NA, PO Box 14517, Des Moines, IA 50306-3517 |
| 519163167 | EDI: WFFC.COM | Jul 10 2021 00:23:00 | Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517 |

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2021 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| Denise E. Carlon | on behalf of Creditor American Neighborhood Mortgage Acceptance Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Edward Nathan Vaisman | on behalf of Debtor Natasha Yeremenko vaismanlaw@gmail.com G20495@notify.cincompass.com |
| Edward Nathan Vaisman | on behalf of Joint Debtor Grigoriy Samiter vaismanlaw@gmail.com G20495@notify.cincompass.com |
| Karen E. Bezner | Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com |
| Karen E. Bezner | on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfbis.com;KarenEBeznerEsq@aol.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |

TOTAL: 6